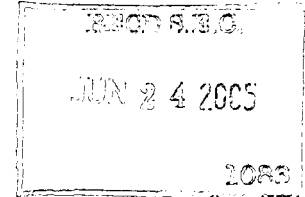


UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



05058964

FORM 11-K

ANNUAL REPORT
PURSUANT TO SECTION 15(d) OF THE
SECURITIES ACT OF 1934

MANUALLY SIGNED

(Mark One)

- ☒ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934 [NO FEE REQUIRED]

For the fiscal year ended December 31, 2004

PROCESSED

JUN 29 2005

THOMSON
FINANCIAL

OR

- ☐ TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934 [NO FEE REQUIRED]

For the transition period from _____ to _____

Commission file number: 000-24589

PROCESSED

JUN 29 2005

THOMSON
FINANCIAL

- A. Full title of the plan and the address of the plan, if different from that of the issuer
named below:

**Baltimore County Savings Bank, F.S.B. Employees' Savings & Profit
Sharing Plan and Trust**

- B. Name of issuer of the securities held pursuant to the plan and the address of its
principal executive office:

**BCSB Bankcorp, Inc.
4111 E. Joppa Road, Suite 300
Baltimore, Maryland 21236**

REQUIRED INFORMATION

Item 1-3. The Baltimore County Savings Bank, F.S.B. Employees' Savings & Profit Sharing Plan and Trust (the "Plan") is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and files plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA. The Plan intends to file such financial statements and schedules in lieu of the financial statements required by these items as permitted by Item 4.

Item 4. The Plan, which is subject to ERISA, will file plan financial statements and schedules prepared in accordance with the financial reporting requirements of ERISA. Plan financials will be filed by amendment.

Exhibit:

Exhibit 23.1 Consent of Michael D. Sisk & Company, PC*

* To be filed by amendment.

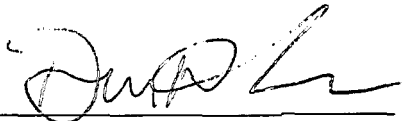
SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: June 24, 2005

**Baltimore County Savings Bank, F.S.B.
Employees' Savings & Profit Sharing
Plan and Trust**

By: _____



David M. Meadows

Vice President and Corporate Secretary